

Debtor 1 Allen L Wilt

Debtor 2 Diane M Wilt  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
(State)

Case number 16-18810-elf

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

Name of creditor: Bank of America, N.A. Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 4 6 0 9

Property address: 23 Ridley Ave  
Number Street

Aldan, PA 19018  
City State ZIP Code

## Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

## Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 10 / 01 / 2021  
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 9,659.05
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ (\$1,192.66)
- c. **Total.** Add lines a and b. (c) \$ 8,466.39

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

10 / 01 / 2021  
MM / DD / YYYY

Debtor 1 Allen L Wilt Case number (if known) 16-18810-elf  
First Name Middle Name Last Name

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Angela C. Pattison  
Signature

Date 02 / 28 / 2022

Print Angela C. Pattison  
First Name Middle Name Last Name

Title Creditor's Counsel

Company Hill Wallack LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 1415 Route 70 East, Suite 309  
Number Street

Cherry Hill, NJ 08034  
City State ZIP Code

Contact phone ( 856 ) 616 - 8086

Email apattison@hillwallack.com

Post Suspense Short Fall Balance				-\$527.82			
Transaction Type	Transaction Date	Amount Received	Post-petition Due Date	Post Amt Due Per PCN	Contractual Amt Applied	Principal & Interest	Escrow
Beginning Balance	12/28/2016	\$0.00	12/1/2016				
Post-Petition	01/27/17	\$1,830.43	1/1/2017	\$1,830.43	\$1,830.43	\$1,181.15	\$649.28
Post-Petition	03/09/17	\$1,777.15					
Post-Petition	03/09/17	\$106.56	2/1/2017	\$1,830.43	\$1,830.43	\$1,181.15	\$649.28
Post-Petition	05/12/17	\$1,777.15	3/1/2017	\$1,830.43	\$1,830.43	\$1,181.15	\$649.28
Post-Petition	05/30/17	\$1,830.43	4/1/2017	\$1,830.43	\$1,830.43	\$1,181.15	\$649.28
Post-Petition	06/29/17	\$1,830.43	5/1/2017	\$1,830.43	\$1,830.43	\$1,181.15	\$649.28
Post-Petition	08/16/17	\$1,830.43	6/1/2017	\$1,830.43	\$1,830.43	\$1,181.15	\$649.28
Post-Petition	09/11/17	\$1,830.43	7/1/2017	\$1,830.43	\$1,830.43	\$1,181.15	\$649.28
Post-Petition	10/19/17	\$1,830.43	8/1/2017	\$1,830.43	\$1,830.43	\$1,181.15	\$649.28
Post-Petition	12/08/17	\$1,830.43	9/1/2017	\$1,830.43	\$1,830.43	\$1,181.15	\$649.28
Post-Petition	01/08/18	\$1,850.59	10/1/2017	\$1,830.43	\$1,830.43	\$1,181.15	\$649.28
Post-Petition	02/22/18	\$1,850.59	11/1/2017	\$1,852.08	\$1,852.08	\$1,181.15	\$670.93
Post-Petition	03/21/18	\$1,850.59	12/1/2017	\$1,852.08	\$1,852.08	\$1,181.15	\$670.93
Post-Petition	04/19/18	\$1,850.59	1/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	05/21/18	\$461.00					
Post-Petition	05/30/18	\$1,850.59	2/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	06/28/18	\$1,850.59	3/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	08/13/18	\$1,850.59	4/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	08/31/18	\$1,850.59	5/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	10/12/18	\$1,850.59	6/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	10/19/18	\$1,850.59	7/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	12/17/18	\$1,751.45	8/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	12/18/18	\$90.00					
Post-Petition	12/18/18	\$10.00					
Post-Petition	12/31/18	\$1,860.00	9/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	02/22/19	\$1,921.00	10/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	03/08/19	\$1,921.00	11/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	04/05/19	\$1,921.00	12/1/2018	\$1,850.59	\$1,850.59	\$1,181.15	\$669.44
Post-Petition	05/31/19	\$1,921.00	1/1/2019	\$1,918.30	\$1,918.30	\$1,181.15	\$737.15
Post-Petition	07/01/19	\$1,920.00	2/1/2019	\$1,918.30	\$1,918.30	\$1,181.15	\$737.15
Post-Petition	07/26/19	\$1,920.00	3/1/2019	\$1,918.30	\$1,918.30	\$1,181.15	\$737.15
Post-Petition	08/30/19	\$1,920.00	4/1/2019	\$1,918.30	\$1,918.30	\$1,181.15	\$737.15

[illegible]

Posting Over/Short	Credit to Post Suspense	Debit from Post Suspense	Post Suspense Balance
	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
	\$1,777.15	\$0.00	\$1,777.15
-\$1,723.87	\$0.00	\$1,723.87	\$53.28
-\$53.28	\$0.00	\$53.28	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$20.16	\$20.16	\$0.00	\$20.16
-\$1.49	\$0.00	\$1.49	\$18.67
-\$1.49	\$0.00	\$1.49	\$17.18
\$0.00	\$0.00	\$0.00	\$17.18
	\$461.00	\$0.00	\$478.18
\$0.00	\$0.00	\$0.00	\$478.18
\$0.00	\$0.00	\$0.00	\$478.18
\$0.00	\$0.00	\$0.00	\$478.18
\$0.00	\$0.00	\$0.00	\$478.18
\$0.00	\$0.00	\$0.00	\$478.18
-\$99.14	\$0.00	\$99.14	\$379.04
	\$90.00	\$0.00	\$469.04
	\$10.00	\$0.00	\$479.04
\$9.41	\$9.41	\$0.00	\$488.45
\$70.41	\$70.41	\$0.00	\$558.86
\$70.41	\$70.41	\$0.00	\$629.27
\$70.41	\$70.41	\$0.00	\$699.68
\$2.70	\$2.70	\$0.00	\$702.38
\$1.70	\$1.70	\$0.00	\$704.08
\$1.70	\$1.70	\$0.00	\$705.78
\$1.70	\$1.70	\$0.00	\$707.48

**\*\*MFR Shortfall credited to AO iao 781.89\***  
**\*\*Agreed Order Brought Debtor Current\*\***

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
(Philadelphia)**

IN RE:

**Allen L Wilt  
Diane M Wilt**

DEBTOR.

CHAPTER 13

CASE NO.: **16-18810-elf**

**CERTIFICATE OF SERVICE**

I hereby certify that on February 28, 2022, service was made upon all interested parties, indicated below of (i) Response to Notice of Final Cure in the manner indicated below:

<b>Allen L Wilt</b> 23 Ridley Avenue Aldan, PA 19018 <b>Debtor</b> <b>Via Regular Mail</b>	<b>Trustee</b> <b>KENNETH E. WEST, Esq.</b> 1234 Market Street – Suite 1813 Philadelphia, PA 19107 <b>Chapter 13 Trustee</b> <b>Via ECF</b>
<b>Diane M Wilt</b> 23 Ridley Avenue Aldan, PA 19018 <b>Debtor</b> <b>Via Regular Mail</b>	
<b>BRAD J. SADEK</b> <b>Sadek and Cooper</b> 1315 Walnut Street Suite 502 Philadelphia, PA 19107 <b>Counsel for Debtor</b> <b>Via ECF</b>	<b>U.S. Trustee</b> <b>United States Trustee</b> Office of the U.S. Trustee 200 Chestnut Street Suite 502 Philadelphia, PA 19106 <b>Via ECF</b>

By: /s/ Angela C. Pattison  
**Angela C. Pattison, Esq., Atty ID 307611**  
Hill Wallack LLP  
777 Township Line Road, Suite 250  
Yardley, PA 19067  
215-579-7700  
[apattison@hillwallack.com](mailto:apattison@hillwallack.com)